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Lawyers for Noah's Ark theme park are suing its insurance company for rain damage

By Ed Rogerson and Karen Heller
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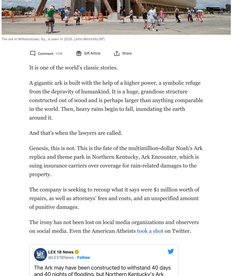

The ark in Williamstown, Ky., is seen in 2016. (John Minchillo/AP)

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It is one of the world's classic stories.

A gigantic ark is built with the help of a higher power, a symbolic refuge from the depravity of humankind. It is a huge, grandiose structure constructed out of wood and is perhaps larger than anything comparable in the world. There, heavy rains begin to fall, inundating the earth around it.

And that's when the lawyers are called.

Genesis, this is not. This is the fate of the multimillion-dollar Noah's Ark replica and theme park in Northern Kentucky's Ark Encounter, which is suing insurance carriers over coverage for rain-related damages to the property.

The company is seeking to recoup what it says were $1 million worth of repairs, as well as attorneys' fees and costs, and an unspecified amount of punitive damages.

The irony has not been lost on local media organizations and observers on social media. Even the American Atheists took a shot on Twitter.

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This particular chapter begins in 2017, when rains came to northern Kentucky. (They did not fall for 40 days and 40 nights.)

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According to the National Weather Service, on-and-off precipitation throughout the year dropped 40-po inches of rain that year on Williamstown, the town of 4,000 where the theme park is located — just a slight bump above average.

But a slope abutting an access road near the east side of the theme park's ornate ark began to fail in May and eventually was subject to a "significant landslide" that took out a barrier along the road, according to the lawsuit.

The theme park reported the property damage to its insurance companies.

Engineers it hired recommended it replace the barrier with a retaining wall with drilled concrete shafts to prevent further damage, and the theme park also repaired and repaired portions of the road, the grading and added some drainage improvements. The total cost was about $1 million, the lawsuit says.

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But the insurance companies denied claims for the improvements, saying that the policy had an exclusion for correcting design deficiencies or faulty workmanship.

The two sides went back and forth, according to the lawsuit and the insurance companies did pay a "very small portion" of Ark Encounter's claim. But the organization says they have "breached their contractual obligations, acted in bad faith, and violated Kentucky law by failing to provide further coverage."

The lawsuit was filed on Wednesday in district court in Kentucky. The Allied World Assurance Co. is named as a defendant, along with three other carriers, none of which responded to requests for comment.

The $120 million Ark Encounter, where adult tickets cost $48, was completed in 2016, with a zoo, zip lines, and a restaurant in addition to its five-story high replica ark. It was the brainchild of Ken Ham and his ministry, Answers in Genesis, which also created the Creation Museum. Ham, is a Christian fundamentalist and creationist who argues that the Bible is a historical narrative that is meant to be taken literally.

[*A giant ark is just the start. These creationists have a bigger plan for recruiting new believers.*]

He believes that dinosaurs lived alongside humans and that the biblical flood created the Grand Canyon. And he maintains that Noah labored seven decades to construct his vessel and was 600 years old when the storm surged.

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He did not respond to a request for comment sent to Ark Encounter spokeswoman Melany Ethridge.

"The lawsuit speaks for itself," read a statement she distributed on behalf of the park. "Ark Encounter guests have been unaffected by the work being done at the access road. Hours of operation were never affected."

The theme park was met with no small amount of controversy when it opened, focused mainly on its sources of funding, including the $62 million in junk bonds that were floated by the town of Williamstown.

The ACLU and other groups charged that Answers in Genesis should have not been eligible for state and local subsidies because of its discriminatory hiring practices.

As a condition of employment, the museum and ark staff of 900, including 550 seasonal workers, must sign a statement of faith rejecting evolution and declaring that they regularly attend church and view homosexuality as a sin.

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The story of Noah's Ark is found in the Old Testament, in Genesis. It tells of a God who wipes every creature off the face of the earth with a flood for their evil, except for Noah and the animals he brings aboard.

"The Lord regretted that he had made human beings on the earth," one translation of the Bible notes in the passage explaining the God's motivation for the flood.

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